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When it comes to Fire Safety, Living in Carefree has its Benefits

Prior to 2007, fire service for Carefree residents and businesses was handled on an individual basis through a contract between each resident and Rural Metro. The fees associated with these individual contracts for this fire service typically ranged between \$800 and \$1,100 annually, depending upon the size of the home. Alternatively, if their home had no mortgage, each homeowner could decide not to subscribe for this fire service with Rural Metro, and, in essence, "self-insure" their home against a fire or other catastrophic event. This is the way fire service is currently handled in Cave Creek, while larger communities such as Scottsdale and Phoenix provide fire service through municipal property taxes.

In 2007 the Carefree Town Council approved and put into place fire service for all Carefree residences and businesses as a fully funded Town service. Carefree built its current Firehouse on Tom Darlington Road, bought all of the required equipment and signed a long-term agreement with Rural Metro for them to provide the necessary first responder crews. Currently, fire service costs Carefree approximately \$1.5 million per year, paid out of the annual Carefree operating budget. To offset these costs, Carefree enacted a 1 cent per dollar sales tax.

If Carefree didn't provide this fire service to all of its residents, their homeowner's insurance policy costs would increase substantially. Fire service is one of the highest costing components of homeowner's insurance costs. Estimates of the cost differential for a 3,000 square foot home with town provided fire service to all residents in comparison to towns where individual residents can choose between purchasing and not purchasing fire service on an individual basis is approximately \$1,000/year.

When looked at together, these two elements generate considerable savings for each Carefree resident. Eliminating the need to spend roughly \$800 to \$1,100 per year to purchase their own fire service contract with Rural Metro is one component of this savings. The additional financial benefit comes from the typical savings of roughly \$1,000 per year on their homeowner's insurance costs by virtue of Carefree providing fire service to all residents. Carefree is pleased to provide fire service to all Carefree residents because it enhances safety, as well as generating significant savings for current residents while attracting new residents into the community.